

To: University Employees

From: Division of Human Resources

Date: April 1, 2013

RE: New Long Term Disability (LTD) Carrier

The University has accepted a proposal from CIGNA Group Insurance to offer Long Term Disability to employees. Currently, this product is offered by UNUM. Effective July 1, 2013, any employee who is enrolled in Long-term disability coverage will no longer be covered by UNUM, but will be covered by CIGNA. You will be required to complete a short enrollment form in order to continue your coverage. Those forms will be available in Human Resources and/or at the Benefits Fair. If you are interested in enrolling in a Long-term disability plan, you will be able to during the upcoming 2013 Benefits Fair, April 25-26, 2013. This option will be offered on a guarantee issue basis (no medical questions).

For Current participants

- One change will be reflected in the monthly premium deductions. To determine what monthly premium will be deducted if you are enrolled: Monthly Earnings (not to exceed \$8,333.33) X .0018. The premiums for anyone who currently have LTD Insurance with UNUM will see an approximate 25 percent or more decrease in the monthly deductions.
- A monthly benefit amount that will be paid to those who qualify for disability.*

A summary of the plan will be made available by the representative at upcoming information sessions to be held on campus on April 23, 2013, 10:00 a.m. – 2:00 p.m. Room 3213, 3rd Floor, Student Center.

Example:

Monthly Earnings	LTD Monthly Deduction	Elimination Period	Monthly Benefit
\$2,000	\$5.60	90 Days**	\$1200.00

*The plan will pay disability benefits on top of and in addition to PERS retirement disability.

**The elimination period for all enrollees is 90 Days.

If you have questions, please contact Wanda Brown or Mioshi Marshall at 601-979-2015.